

SERFF Tracking Number:	UNLI-126794471	State:	Arkansas
Filing Company:	Unified Life Insurance Company	State Tracking Number:	46673
Company Tracking Number:	1043		
TOI:	H21 Health - Other	Sub-TOI:	H21.000 Health - Other
Product Name:	Fixed Indemnity Endorsement		
Project Name/Number:	Fixed Indemnity Endorsement/1043		

Filing at a Glance

Company: Unified Life Insurance Company

Product Name: Fixed Indemnity Endorsement	SERFF Tr Num: UNLI-126794471	State: Arkansas
TOI: H21 Health - Other	SERFF Status: Closed-Approved-Closed	State Tr Num: 46673

Sub-TOI: H21.000 Health - Other	Co Tr Num: 1043	State Status: Approved-Closed
Filing Type: Form	Author: Rose Leiter	Reviewer(s): Rosalind Minor
	Date Submitted: 08/31/2010	Disposition Date: 09/07/2010
		Disposition Status: Approved-Closed

Implementation Date Requested: 09/23/2010

State Filing Description:

General Information

Project Name: Fixed Indemnity Endorsement
Project Number: 1043
Requested Filing Mode: Informational
Explanation for Combination/Other:
Submission Type: New Submission
Overall Rate Impact:
Filing Status Changed: 09/07/2010

Deemer Date:

Submitted By: Rose Leiter

PPACA: Not PPACA-Related

Filing Description:

See Filing Description Letter under Supporting Documentation.

Status of Filing in Domicile:

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Individual

Group Market Size:

Group Market Type:

Explanation for Other Group Market Type:

State Status Changed: 09/07/2010

Created By: Rose Leiter

Corresponding Filing Tracking Number:

Company and Contact

Filing Contact Information

Rose Leiter, Regulatory Compliance Director	roseleiter@unifiedlife.com
Unified Life Insurance Company	913-871-7334 [Phone]
7201 W 129th	913-871-7335 [FAX]

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Suite 300

Overland Park, KS 66213

Filing Company Information

Unified Life Insurance Company	CoCode: 11121	State of Domicile: Texas
7201 W 129th	Group Code:	Company Type: Life and Health
Suite 300	Group Name:	State ID Number:
Overland Park, KS 66213	FEIN Number: 43-1917728	
(913) 871-7290 ext. [Phone]		

Filing Fees

Fee Required?	No
Retaliatory?	No
Fee Explanation:	
Per Company:	No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Unified Life Insurance Company	\$0.00	08/31/2010	
Unified Life Insurance Company	\$50.00	09/03/2010	39229936

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Rosalind Minor	09/07/2010	09/07/2010

Objection Letters and Response Letters

Objection Letters				Response Letters		
Status	Created By	Created On	Date Submitted	Responded By	Created On	Date Submitted
Pending Industry Response	Rosalind Minor	09/03/2010	09/03/2010	Rose Leiter	09/03/2010	09/03/2010

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Disposition

Disposition Date: 09/07/2010

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification	Approved-Closed	Yes
Supporting Document	Application	Approved-Closed	Yes
Supporting Document	Health - Actuarial Justification	Approved-Closed	No
Supporting Document	Outline of Coverage	Approved-Closed	Yes
Supporting Document	PPACA Uniform Compliance Summary	Approved-Closed	Yes
Supporting Document	Filing Description Letter	Approved-Closed	Yes
Form	Fixed Indemnity Endorsement	Approved-Closed	Yes

SERFF Tracking Number: UNLI-126794471 *State:* Arkansas
Filing Company: Unified Life Insurance Company *State Tracking Number:* 46673
Company Tracking Number: 1043
TOI: H21 Health - Other *Sub-TOI:* H21.000 Health - Other
Product Name: Fixed Indemnity Endorsement
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Objection Letter

Objection Letter Status Pending Industry Response

Objection Letter Date 09/03/2010

Submitted Date 09/03/2010

Respond By Date

Dear Rose Leiter,

This will acknowledge receipt of the captioned filing.

Objection 1

- Fixed Indemnity Endorsement, FI-END-1 (Form)

Comment:

Our filing fees under Rule and Regulation 57 have been updated. Please review the General Instructions for ArkansasLH or Rule and Regulation 57.

The fee for this submission is \$50.00 per form for a total of \$50.00. Please submit a filing fee in the amount of \$50.00 for this submission.

We will begin our review of this submission upon receipt of the additional filing fee.

Please feel free to contact me if you have questions.

Sincerely,

Rosalind Minor

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Response Letter

Response Letter Status	Submitted to State
Response Letter Date	09/03/2010
Submitted Date	09/03/2010

Dear Rosalind Minor,

Comments:

This follows your Objection Letter of 09/03/2010.

Response 1

Comments: The filing fee of \$50 is being submitted at this time.

Related Objection 1

Applies To:

- Fixed Indemnity Endorsement, FI-END-1 (Form)

Comment:

Our filing fees under Rule and Regulation 57 have been updated. Please review the General Instructions for ArkansasLH or Rule and Regulation 57.

The fee for this submission is \$50.00 per form for a total of \$50.00. Please submit a filing fee in the amount of \$50.00 for this submission.

We will begin our review of this submission upon receipt of the additional filing fee.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Thank you for your continued review of this filing.

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State: Arkansas

Filing Company: Unified Life Insurance Company

State Tracking Number: 46673

Company Tracking Number: 1043

TOI: H21 Health - Other

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Sincerely,
Rose Leiter

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Form Schedule

Lead Form Number: FI-END-1

Schedule Item	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Approved-Closed 09/07/2010	FI-END-1	Policy/Cont ract/Fratern al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Fixed Indemnity Endorsement	Initial		0.000	FI-END-1.pdf

UNIFIED LIFE INSURANCE COMPANY
[P.O. Box 25326, Overland Park, KS 66213-5326]

FIXED INDEMNITY ENDORSEMENT

This Endorsement is added to and made a part of Policy Number: [XXXXXXXXX]

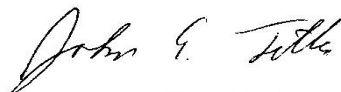
The policy is amended as described below.

For all benefits provided by the provisions of the policy and any attached riders for which the expense reimbursement is subjected to a stated maximum, the benefit shall be paid at the fixed amount of the maximum without regard to the actual expense incurred. In no event will the benefit paid be less than would be paid if this Endorsement were not attached.

This Endorsement shall be effective September 23, 2010

UNIFIED LIFE INSURANCE COMPANY

[



President



Secretary

]

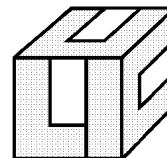
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Supporting Document Schedules

		Item Status:	Status Date:
Bypassed - Item:	Flesch Certification	Approved-Closed	09/07/2010
Bypass Reason:	Not Applicable.		
Comments:			
		Item Status:	Status Date:
Bypassed - Item:	Application	Approved-Closed	09/07/2010
Bypass Reason:	Not Applicable.		
Comments:			
		Item Status:	Status Date:
Bypassed - Item:	Health - Actuarial Justification	Approved-Closed	09/07/2010
Bypass Reason:	Not Applicable.		
Comments:			
		Item Status:	Status Date:
Bypassed - Item:	Outline of Coverage	Approved-Closed	09/07/2010
Bypass Reason:	Not Applicable.		
Comments:			
		Item Status:	Status Date:
Bypassed - Item:	PPACA Uniform Compliance Summary	Approved-Closed	09/07/2010
Bypass Reason:	Not Applicable.		
Comments:			

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	Item Status:	Status
Satisfied - Item: Filing Description Letter	Approved-Closed	Date: 09/07/2010
Comments:		
Attachment:		
Arkansas Filing Letter.pdf		



UNIFIED LIFE INSURANCE COMPANY

P.O. Box 25326
Overland Park, KS 66225-5326
1-800-237-4463

August 31, 2010

Dear Sir or Madam:

The Patient Protection and Affordable Care Act (PPACA), signed into law on March 23, 2010, mandates certain provisions become effective six months after the passage of the law. As of September 23, 2010 certain provisions of some policies will need to be changed to comply with this law.

Unified Life has identified approximately 877 policies that do not meet the criteria for exemption under the law, as we understand those criteria. Of these policies, Unified Life has identified 565 policies that could be amended to meet the criteria for exemption under the law with the use of the enclosed Fixed Indemnity Endorsement. Of these policies, we have identified nine policyholders as residents of your state. None of the identified policies were originally issued by Unified Life, but rather have been acquired by merger or acquisition.

The policies to be endorsed pay expenses incurred subject to a specified maximum in the policy. The endorsement will pay a fixed benefit equal to that specified maximum instead of the actual incurred expense if that is less than the maximum. Thus, the benefits incurred after September 23, 2010 shall be at least as much as would have been received had the endorsement not been added.

In as much as the effective date for PPACA is September 23, 2010, Unified Life is now in the process of preparing to add the Fixed Indemnity Endorsement to the policies held by residents of your state.

Further, as of September 23, 2010, our administrative staff will process contracts in accordance with the endorsement.

Sincerely,

William M. Buchanan
Chairman of the Board